



Express Mail Label: EV 189744306 US

Date of Deposit: March 29, 2004

I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to the Commissioner of Patents and Trademarks, Mail Stop IDS, P.O. Box 1450, Alexandria, VA 22313-1450.

Rhonda Dunn

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Quigley, et al.

Docket No.: AOL0055

Serial No. : 10/690,145

Art Unit: 3629

Filed: 10/20/2003

Examiner: Unassigned

Title: System and Method for Electronic Wallet Conversion

March 29, 2004

Commissioner for Patents

Mail Stop IDS

P.O. Box 1450

Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

This Information Disclosure Statement is submitted:

- (X) under 37 CFR 1.97(b), or
(within three months of filing national application; or date of entry of international application; or before mailing date of first office action on the merits; whichever occurs last)
- () under 37 CFR 1.97(c) together with either a:
- () Certification under 37 CFR 1.97(e), or
 - () a \$220.00 fee under 37 CFR 1.17(p), or
(After the CFR 1.97(b) time period, but before final action or notice of allowance, whichever occurs first)

- () under 37 CFR 1.97(d) together with a:
- () Certification under 37 CFR 1.97(e), and
 - () a \$220.00 fee under 37 CFR 1.17(d)(2)(ii), and
 - () a \$130.00 petition fee set forth in 37 CFR 1.17(i)(1)
(Filed after final action or notice of allowance, whichever occurs first, but before payment of the issue fee)

(X) The Commissioner is authorized to charge any additional fees or credit any overpayment to Deposit Account No. 07-1445 (Order No. AOL0055). A copy of this sheet is enclosed for accounting purposes.

(X) Applicant(s) submit herewith Form PTO 1449 -- Information Disclosure Citation together with copies of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.25.

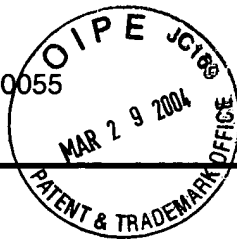
() A concise explanation of the relevance of foreign language patents, foreign language publications and other foreign language information listed on PTO Form 1449, as presently understood by the individual(s) designated in 37 CFR 156(c) most knowledgeable about the content is given on the attached sheet, or where a foreign language patent is cited in a search report or other action by a foreign patent office in a counterpart foreign application, an English language version of the search report or action which indicates the degree of relevance found by the foreign office is listed on form PTO 1449 and is enclosed herewith.

It is requested that the information disclosed herein be made of record in this application.

Respectfully Submitted,



Michael Glenn
Attorney For Applicant
Reg. No. 30,176



Form 1449 (Modified) Information Disclosure Statement By Applicant (Use Several Sheets if Necessary)	Atty. Docket No. AOL0055	Serial No.: 10/690,145
	Applicant: Quigley et al	
	Filing Date: 10/20/2003	Group: 3629

U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
	A	6,349,338	2/19/02	Seamons et al	709	229	3/2/99
	B	6,079,021	6/20/00	Abadi et al	713	202	6/2/97
	C	6,078,902	6/20/00	Schenkler	705	35	4/14/98
	D	6,070,243	5/30/00	See et al	713	201	6/13/97
	E	5,774,525	6/30/98	Kanevsky et al	379	88	8/14/97
	F	5,987,440	11/16/99	O'Neil et al	705	44	7/22/97
	G	6,058,478	5/2/00	Davis	713	91	4/28/97
	H	6,105,010	8/15/00	Musgrave	705	44	12/31/97
	I	6,108,644	8/22/00	Goldschlag et al	705	69	2/19/98
	J	6,112,181	8/29/00	Shear, et al	705	1	11/6/97
	K	6,292,892	9/18/01	Davis	713	156	3/15/00
	L	6,367,009	4/2/02	Davis et al	713	166	12/17/98
	M	6,393,126	5/21/02	Van der Kaay et al	380	241	2/22/00
	N	6,460,141	10/1/02	Olden	713	201	10/28/98
	O	6,560,581	5/6/03	Fox et al	705	51	6/8/98
	P	2002/0053020	5/2/02	Teijido et al	713	153	6/26/01
	Q	2003/0008672	1/9/03	Fujii	455	456	7/3/02

Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
							Yes	No
	R	00/04673	1/27/00	WO	H04L	9/32	X	
	S	00/11832	3/2/00	WO	H04L	9/00	X	
	T	99/606478	11/25/99	WO	H04L	9/00	X	
	U	2002-215172	7/31/02	JP	G10K	11/172		X
	V	2001-242785	9/7/01	JP	G09C	1/00		X

Other Documents

Examiner Initial	No	Author, Title, Date, Place (e.g. Journal) of Publication
	W	HOLEMAN, S et al.; <u>Differentially secure multicasting and its implementation methods</u> ; Computers & Security; UK; vol.21, no.8, PG-736-49; 2002
	X	CHRISTIANSON, B.; <u>Concluding discussion: when does confidentiality harm security?</u> ; - Security Protocols. 9th International Workshop. Revised Papers (Lecture Notes in Computer Science Vol.2467); Cambridge, UK; 25-27 April 2001
	Y	BURNS, J.G.; <u>Multi-level systems security and interoperability between differently classified networks</u> ; Proceedings of the SPIE - The International Society for Optical Engineering; vol.3577, PG- 188-99; USA; 1999
	Z	BAKER, D.B. et al.; <u>PCASSO: a design for secure communication of personal health information via the Internet</u> ; International Journal of Medical Informatics; vol.54, no.2, PG- 97-104; Ireland; 1999
	a	LUO, J.Z. et al.; <u>Multi-Level network security architecture</u> ; Ruan Jian Xue Bao/Journal of Software v 12 n SUPPL. June 2001. P 172-178; 2001
	b	<u>www.experian.com</u> ; Experian's E-series Solutions; <u>E-series Online Authentication White Paper</u> ; © Experian 07/2001; Orange, CA; USA

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.